

In re:
Ann Krueger-Ruff
Duane F. Ruff
Debtors

Case No. 21-10287-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 01, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	Ann Krueger-Ruff, Duane F. Ruff, 5776 Keith Lane, Emmaus, PA 18049-5047

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 02 2024 00:25:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 02 2024 00:26:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 02 2024 00:26:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
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ANDREW L. SPIVACK

on behalf of Creditor U.S. Bank National Association As Trustee Et Al andrew.spivack@brockandscott.com,

District/off: 0313-4

User: admin

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wbecf@brockandscott.com

JILL MANUEL-COUGHLIN

on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com

JONATHAN WILKES CHATHAM

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov

KEVIN K. KERCHER

on behalf of Debtor Ann Krueger-Ruff kevinkk@kercherlaw.com kevin@kercherlaw.com

KEVIN K. KERCHER

on behalf of Joint Debtor Duane F. Ruff kevinkk@kercherlaw.com kevin@kercherlaw.com

MARK A. CRONIN

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2007-HSBC1 Mortgage
Pass-Through Certificates, Series 2007- HSBC1 bkgroup@kmlawgroup.com

MARK A. CRONIN

on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A bkgroup@kmlawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
:
ANN KRUEGER-RUFF and : CHAPTER 13
DUANE F. RUFF, :
:
Debtors : BKRTCY. NO. 21-10287 pmm

REVISED ORDER APPROVING COMPROMISE AND SETTLEMENT
OF PERSONAL INJURY CLAIM BY AND BETWEEN DEBTOR
AND AUT BUYER INC. AND LYNDY PETERSEN AND APPROVAL OF
COUNSEL FEES AND COSTS ASSOCIATED WITH SETTLEMENT

AND NOW, upon consideration of the Motion of the Debtor Ann Krueger-Ruff to Approve Compromise and Settlement of Personal Injury Claim and for Approval of Counsel Fees Associated with the claim and settlement ("the Motion"),

IT IS HEREBY **ORDERED** AND **DECREED**, that the Motion is **GRANTED**; and it is

FURTHER **DETERMINED** that the proposed settlement is fair and equitable under the circumstances, and is in the best interest of the Debtors' Estate and Debtors' creditors, and it is

ORDERED that the Settlement be and hereby is **APPROVED** upon the terms contained in the Motion, and the Debtors and the settling parties are authorized and directed to comply with such terms, more specifically: the Settlement is approved at \$90,000.00; that Debtor is entitled to receive her claim of exemption totaling \$27,900, to be paid directly to her from the net proceeds, and that the net balance of \$31,229.04 less an ERISA medical lien in the amount of \$3,594.46, for a total of \$27,634.58, which is not

subject to exemption nor reduced by costs and fees is to be paid over to Scott Waterman, Esquire, Chapter 13 Trustee; and it is

FURTHER ORDERED that counsel fees of Oliver Barth and Sobo & Sobo, LLC are APPROVED at 33-1/3% of the settlement proceeds (net of costs) in the amount of \$29,520.19, and costs incurred by the law firm are APPROVED in the amount of \$1,350.77. Sobo & Sobo is authorized and directed to disburse funds in accordance with this Order.

Date: February 1, 2024

BY THE COURT:

Patricia M. Mayer

PATRICIA M. MAYER

UNITED STATES BANKRUPTCY JUDGE